

NAKAJIMA -- 10/803,056
Attorney Docket: 007874-0308355

REMARKS

Claims 1, 2, 4, 5, 7-11, 16, 17 and 22 are pending. By this Amendment, the specification is amended; claims 3, 6, 12-15 and 18-21 are canceled without prejudice or disclaimer; claims 1, 2, 7, 8, 16 and 17 are amended; and claim 22 is added. Reconsideration in view of the above amendments and following remarks is respectfully requested.

Non-elected claims 18-21 have been canceled without prejudice or disclaimer as to their filing in a divisional application.

Applicant appreciates the indication that claims 6, 7, 12, 16 and 17 would be allowable if rewritten independent form. By this amendment, claim 2 has been amended to include the features of claim 6 and intervening claim 3. Accordingly, claim 2 is allowable. Claim 7 has been rewritten in independent form including all the limitations of claim 2. Claim 7 is, therefore, allowable. Claims 16 and 17 have each been rewritten in independent form to include all the limitations of claims 13, 14 and 15. Claims 16 and 17 are allowable.

Claim 8 has been amended to include the limitations of claim 12. The limitations of intervening claims 9-11 have not been included in claim 8 as it is respectfully submitted they are not necessary. As the Examiner acknowledges that the subject matter of claim 12 is not disclosed or suggested by the prior art, and as intervening claims 9-11 are not necessary, for example to provide antecedent basis, claim 8 is allowable.

Claim 1 has been amended to include the features of the payment apparatus of claim 2 and the features of allowable claim 7. Accordingly, claim 1 is allowable.

New claim 22 includes original claim 1, the features of the payment apparatus of claim 2, the features of claim 3 and the features of allowable claim 6. Claim 22 is, therefore, allowable.

Filed herewith is a terminal disclaimer with respect to U.S. Patent 6,796,491.

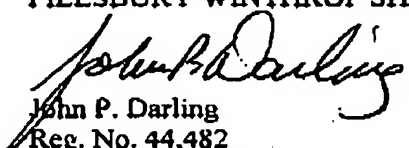
In view of the above amendments and remarks, Applicant respectfully submits that all of the claims are allowable and that the entire application is in condition for allowance.

NAKAJIMA -- 10/803,056
Attorney Docket: 007874-0308355

Should the Examiner believe that anything further is desirable to place the application in better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,

PILLSBURY WINTHROP SHAW PITTMAN LLP



John P. Darling

Reg. No. 44,482

Tel. No. (703) 905-2045

Fax No. (703) 905-2500

Date: September 6, 2005

P.O. Box 10500
McLean, VA 22102
Tel. No. (703) 905-2000

Attachment: Terminal Disclaimer